

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYCaption in Compliance with D.N.J. LBR 9004-1(b)
2018-1498

Powers Kirn, LLC
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Order Filed on July 8, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Juana F. Henriquez-Upia

Case No.: 18-30997-RG

Hearing Date: June 2, 2021

Judge: Honorable Rosemary Gambardella

Chapter: 13

**ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: July 8, 2021



Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Juana F. Henriquez-Upia

Case No.: 18-30997-RG

Caption of Order:

**ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT**

Upon the motion of Powers Kirn, LLC, Attorney for Provident Funding Associates, L.P., debtor(s)' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown, it is

ORDERED as follows:

1. Debtor(s) shall commence curing post petition arrears through May 1, 2021, in the sum of \$10,870.13 which is itemized as follows:

Qty	Item	Amount	(From - To)	Extended Amount
15	Payments @	\$717.23	(03/01/2020 - 05/01/2021)	= \$10,758.45
1	Payments @	\$773.11	(06/01/2021 - 06/01/2021)	\$773.11
	Funds in Suspense			<u>\$-661.43</u>
	Arrears to Cure:			= \$10,870.13

2. Post-petition funds in suspense totaling \$661.43 shall be applied to reduce the arrears.

3. Debtor(s) shall commence curing the balance of post-petition arrears by making payment of \$1,811.69 in addition to debtor's regular monthly mortgage payment starting July 1, 2021 through November 1, 2021 and then make a payment of \$1,811.68 on December 1, 2021 in addition to the regular monthly payment.

4. Debtor(s) shall resume regular monthly mortgage payments starting on July 1, 2021.

5. The mortgagee is awarded a counsel fee and costs of \$688.00 on this application, which sum shall be collected and disbursed by the standing trustee in addition to the mortgagee's claim.

6. If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

7. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.